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Jennifer D. Ahearn
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PATENT
Atty. Docket No. 35512-33

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RECEIVED
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GROUP 3600

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

G. Michael Phillips, et al.

Serial No.: 09/615,021

Filed: July 13, 2000

For: Sensitivity/Elasticity-Based Asset
Evaluation and Screening

Group Art Unit: 3624

Examiner: N. Subramanian

AMENDMENT/RESPONSE TO OFFICE ACTION

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

The following remarks are presented in response to the Office Action dated
January 30, 2003.